

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 13-18118-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ryan T. McFadden
32 Ross Way
Evesham Township, NJ 08053

Cherokee M. McFadden
aka Cherokee Smith
32 Ross Way
Evesham Township, NJ 08053

Social Security No.:
xxx-xx-5396

xxx-xx-2964

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 13, 2018

JAN: jpl

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Ryan T. McFadden
Cherokee M. McFadden
DebtorsCase No. 13-18118-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: cscnodsPage 1 of 2
Total Noticed: 32

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db/jdb +Ryan T. McFadden, Cherokee M. McFadden, 32 Ross Way, Evesham Township, NJ 08053-5573
 aty +Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 aty +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 lm +Bank of America, N.A., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 513844775 +Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 513844776 +BAC Home Loans Servicing LP, 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 513844777 +BAC Home Loans Servicing, LP, Bankruptcy Department, Mail Stop: CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 513844778 +Bank of America, Corporate Offices & Headquarters, Attn: Brian T. Moynihan CEO, 100 N Tryon Street, Charlotte, NC 28255-0001
 513844779 +Bank of America, Corporate Offices & Headquarters, Attn: David C. Darnell Co-COO, 100 N Tryon Street, Charlotte, NC 28255-0001
 513981669 Bank of America N.A., et al, c/o Prober & Raphael, Attorneys For Secured Creditor, P.O. Box 4365, Woodland Hills, CA 91365-4365
 513924888 +Bank of America, N.A., PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
 513930221 +Bank of America, N.A., ATTN: PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 513896607 +Bank of America, N.A., McCABE, WEISBERG & CONWAY, P.C., 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 513844780 Childrens Hospital of Philadelphia, Attn: Billing, 34th Street & Civic Center Blvd., Philadelphia, PA 19104
 517528349 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516267341 +Ditech Financial LLC, McCABE, WEISBERG & CONWAY, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
 513844782 +Lee Dennison, Esq., 231 High Street, Mount Holly, NJ 08060-1468
 513844783 Physician Billing- PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
 513844784 Prober & Raphael Law Offices, PO Box 4365, Woodland Hills, CA 91365-4365
 513844785 +Prober & Raphael Law Offices, 20750 Ventura Blvd. Suite 100, Woodland Hills, CA 91364-6207
 513844786 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08646)
 513844787 +Stern, Levinthal, Frankenberg, LLC, 105 Eisenhower Parkway - Suite 302, Roseland, NJ 07068-1640
 513844789 +Virtua Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663
 513844790 +Virtua West Jersey, Attn: Billing, 1000 Atlantic Avenue, Camden, NJ 08104-1132
 513874382 Virtua West Jersey Health System, Lee S. Dennison, P.C., 281 High Street, Mt. Holly, NJ 08060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 13 2018 23:46:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 13 2018 23:46:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513844774 E-mail/Text: amscbankruptcy@adt.com Aug 13 2018 23:47:33 ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
 514139458 E-mail/Text: bankruptcy.bnc@ditech.com Aug 13 2018 23:46:12 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154
 514139459 E-mail/Text: bankruptcy.bnc@ditech.com Aug 13 2018 23:46:12 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049
 513844781 E-mail/Text: cio.bnccmail@irs.gov Aug 13 2018 23:45:59 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 513940978 +E-mail/Text: bnccmail@w-legal.com Aug 13 2018 23:46:53 OAK HARBOR CAPITAL II, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513844788 ###Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: cscnods

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Alexandra T. Garcia	on behalf of Creditor	Ditech Financial LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor	Bank of America, N.A. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor	Ditech Financial LLC FKA Green Tree Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA)	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor	Ditech Financial LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
S. Daniel Hutchison	on behalf of Joint Debtor Cherokee M. McFadden	sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlaawecf@gmail.com;sdhlaawparal@outlook.com;r39026@notify.bestcase.com
S. Daniel Hutchison	on behalf of Debtor Ryan T. McFadden	sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlaawecf@gmail.com;sdhlaawparal@outlook.com;r39026@notify.bestcase.com

TOTAL: 9